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January 19, 2001

Jon F. Graham, M.D.  
1328 Lusitana Street, Suite 301  
Honolulu, Hawaii 96813

Re: Claimant: Daniel Backman  
Employer: First Insurance Co. of Hawaii, Ltd.  
Accident: 07/31/97  
Case No.: 7-99-00534  
Claim No.: 2J029128  
Our File No.: 00-001-32

Dear Dr. Graham:

We received and reviewed your Request for Authorization dated January 16, 2001 for the C4-5 surgical procedure. Please inform us of the change in Claimant's medical condition which necessitates the surgery. According to the magnetic resonance image, there has been no change in his condition at C4-5.

Thank you for your time and attention. We look forward to hearing from you shortly.

Very truly yours,

WONG, OSHIMA & KONDO

  
Leighton K. Oshima  
Darlene Y.F. Itomura

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cc: David Robinson, Esq.

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EXHIBIT 13